

UNITED STATES BANKRUPTCY COURT
DISTRICT OF RHODE ISLAND

In re:)
RAFAEL CABRAL) Chapter 7
IRIS CABRAL)
)
Debtors.) Case No. 11-11567

CONSENT ORDER REGARDING SOVEREIGN BANK'S
MOTION FOR RELIEF FROM THE AUTOMATIC STAY

NOW COMES Sovereign Bank ("Sovereign") and the Debtors, Rafael Cabral and Iris Cabral (the "Debtors") (collectively, the "Parties"), by and through their attorneys, and respectfully ask the Court to approve the following terms and conditions of the parties' accord resolving Sovereign Bank's Motion for Relief from Stay filed February 21, 2012:

1. The Parties agree that the Debtor Rafael Cabral did not sign the mortgage to Mortgage Electronic Registration Systems, Inc. as nominee for Sovereign Bank recorded with the Records of Land Evidence for the City of Warwick in Book 6885 at Page 6 or the corresponding note, and that the Debtor Rafael Cabral does not own and has never owned the property at 5 Cambridge Avenue, Warwick, Rhode Island 02889.
2. Sovereign Bank has received no payments on the above-referenced mortgage and wishes to foreclose. The Debtor Rafael Cabral has no objection to this. Sovereign Bank agrees that it will not seek to collect any post-foreclosure deficiency from the Debtor Rafael Cabral.
3. The Parties agree that no automatic stay is in place as a result of the instant bankruptcy case against Sovereign Bank with respect to its lien against the property at 5 Cambridge

Avenue, Warwick, Rhode Island 02889 and that Sovereign Bank may proceed to foreclose the above-referenced mortgage.

4. Sovereign Bank will withdraw its claim in this case.
5. The Debtors agree not to file suit against Sovereign Bank for any reason arising out of this motion for relief, the claim or any other matter arising from the Warwick property.

WHEREFORE the Parties ask that this agreement be entered as an Order of the Court.

Respectfully submitted,

Sovereign Bank

By its attorneys,
ABLITT SCOFIELD, P.C.

/s/ Jessica Rodger Yim
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SO ORDERED:



Honorable Arthur N. Votolato
United States Bankruptcy Judge
Dated: 3/28/2012

Entered on docket: March 28, 2012